



Order Filed on June 29, 2023
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

NORGAARD O'BOYLE & HANNON
184 Grand Avenue
Englewood, NJ 07631
(201) 871-1333
Substitute Counsel to Chapter 7 Trustee,
Ilissa Churgin Hook

By: Milica A. Fatovich, Esq.
mfatovich@norgaardfirm.com

In re:

Michael Moshe Cohen,

Debtor.

Hon. Stacey L. Meisel, U.S.B.J.

Chapter 7

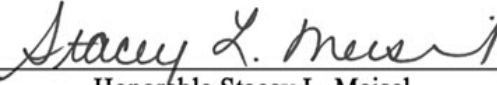
Case No. 23-10086-SLM

Hearing: June 27, 2023 at 10:00 a.m.

**~~REVISED~~ ORDER DISALLOWING THE DEBTOR'S EXEMPTION IN INTEREST
IN REAL PROPERTY AND GRANTING RELATED RELIEF**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

DATED: June 29, 2023


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Page: 2
Debtor: MICHAEL MOSHE COHEN
Case No.: 23-10086-SLM
Caption of Order: ~~REVISED~~ ORDER DISALLOWING THE DEBTOR'S
EXEMPTION IN INTEREST IN REAL PROPERTY AND
GRANTING RELATED RELIEF

This matter having been brought before the Court upon the Application of Ilissa Churgin Hook (the "Trustee"), the Chapter 7 trustee of the estate of Michael Moshe Cohen (the "Debtor"), by and through her proposed substitute counsel Norgaard O'Boyle & Hannon, for entry of an Order pursuant to Federal Rule of Bankruptcy Procedure 4003 disallowing the Debtor's claimed exemption in interest in real property located at 7 Stanford Court, West Orange, New Jersey (the "Real Property"); and the Debtor having failed to timely oppose the Trustee's Application; and the Debtor, through his counsel, having filed an Amended Schedule "C" on June 23, 2023 at Docket No. 41 claiming a revised homestead exemption ("Amended Schedule C") and Debtor's counsel Roger L. Fidler, Esq. having appeared on the record at the hearing on the Trustee's Application on behalf of the Debtor; and the Court having considered the pleadings and the arguments of counsel; and it appearing that good and sufficient notice having been provided; and for good cause shown; it is hereby

ORDERED that the Debtor's claimed exemption pursuant to 11 U.S.C. Section 522(b)(3) for "100% of fair market value, up to any applicable statutory limited," in the Real Property be and hereby is disallowed; and it is further

ORDERED that the Trustee and the Debtor reserve all rights with respect to the Debtor's Amended Schedule "C" and the exemptions claimed therein; and it is further

ORDERED that a true copy of this Order shall be served upon parties-in-interest within seven (7) days of the entry hereof.

In re:
Michael Moshe Cohen
Debtor

Case No. 23-10086-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 29, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Michael Moshe Cohen, 7 Stanford Court, West Orange, NJ 07052-2023 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------|---|
| Brian Gregory Hannon | on behalf of Trustee Ilissa Churgin Hook bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmmino@norgaardfirm.com;dtakach@norgaardfirm.com |
| Denise E. Carlon | on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Ilana Volkov | on behalf of Creditor 20 Continental Drive LLC. ivolkov@mcgrailbensinger.com |
| Ilana Volkov | on behalf of Creditor Pet Needs-Totowa (25 Continental Drive) LLC ivolkov@mcgrailbensinger.com |
| Ilissa Churgin Hook | trustee@hookandfatovich.com J116@ecfbis.com |
| Ilissa Churgin Hook | |

District/off: 0312-2

User: admin

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Date Rcvd: Jun 29, 2023

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Total Noticed: 1

on behalf of Trustee Ilissa Churgin Hook trustee@hookandfatovich.com J116@ecfbis.com

Milica A. Fatovich

on behalf of Trustee Ilissa Churgin Hook mfatovich@hookandfatovich.com fyablonsky@hookandfatovich.com

Roger L. Fidler

on behalf of Debtor Michael Moshe Cohen rfidler0099@aol.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9